



U.S. Department of Justice

*United States Attorney
District of Maryland*

*Thomas M. DiBiagio
United States Attorney*

*Vickie E. LeDuc
Public Information Officer*

*6625 United States Courthouse
101 West Lombard Street
Baltimore, Maryland 21201-2692*

*410-209-4800
TTY/TDD: 410-962-4462
410-209-4885
FAX 410-962-3091
Vickie.LeDuc@usdoj.gov*

**October 1, 2003
FOR IMMEDIATE RELEASE**

**FOR FURTHER
INFORMATION CONTACT
VICKIE LEDUC, AUSA
(410) 209-4885**

SEVERAL AREA RESIDENTS CHARGED IN MORTGAGE FRAUD SCHEME

GREENBELT, Maryland - Thomas M. DiBiagio, United States Attorney for the District of Maryland, announced today that a federal grand jury charged: John Bryant, 35, Mitchellville, Maryland; Monica Silver, 37, Mitchellville, Maryland; Torina Collis, 37, Waldorf, Maryland; Richard Minor, 49, Bowie, Maryland; Scott Davis, 32, Laurel, Maryland; Ronald Brvenik, 56, Prince Frederick, Maryland; Jervis Bryant, 33, Upper Marlboro, Maryland; Valerie Borders, 31, Curtis Bay, Maryland; Lynn Kromminga, 66, Colorado; and Brendan Reilly, 37, Woonton, New Jersey for crimes committed in connection with a conspiracy to engage in mortgage fraud, making false statements relating to Department of Housing and Urban Development (HUD) loans, making false statements, and wire fraud.

The nine-count indictment charges that beginning in or about the spring of 1998 through in or about the fall of 2000 some members of the conspiracy located distressed properties to be purchased by Bryant. They later "flipped" the properties at fraudulently-inflated values to homebuyers who otherwise would not have qualified to purchase the homes. The indictment further alleges that members of the conspiracy caused to be submitted false documents related to the homebuyers to HUD and several lending institutions who relied on those fraudulent documents to

extend or insure mortgage loans.

This morning, eight of the defendants were arrested by agents from the FBI and HUD. The maximum possible penalties are as follows: wire fraud, 20 years in prison and a \$250,000 fine; conspiracy, 5 years in prison and a \$250,000 fine; false statements to a government agency, 5 years in prison and a \$250,000 fine; and false statements to HUD, 2 years in prison and a \$250,000 fine.

An indictment is not a finding of guilt. An individual charged by indictment is presumed innocent unless and until proven guilty at some later criminal proceedings.

The criminal charges in this indictment are the result of a joint investigation by the Department of Housing and Urban Development and the Federal Bureau of Investigation and the United States Attorney's Office. The case is being prosecuted by Assistant U.S. Attorneys Gina L. Simms and Tarra Deshields.